

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: PATRICE COWAN	§	Case No.: 05-22843
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	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/08/2005.
- 2) The case was confirmed on 08/17/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/29/2006.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/11/2006.
- 5) The case was completed on 01/07/2009.
- 6) Number of months from filing to the last payment: 43
- 7) Number of months case was pending: 50
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 9,500.00
- 10) Amount of unsecured claims discharged without payment \$ 10,369.04
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 16,185.00
Less amount refunded to debtor	\$ 746.73
<b>NET RECEIPTS</b>	<b>\$ 15,438.27</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,694.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 933.68
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 3,627.68**

Attorney fees paid and disclosed by debtor **\$ 6.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
FIRST MIDWEST BANK	SECURED	5,500.00	6,850.00	6,850.00	6,850.00	945.60
FIRST MIDWEST BANK	UNSECURED	1,500.00	127.69	127.69	63.85	.00
WELLS FARGO HOME MOR	SECURED	NA	1,096.91	1,096.91	1,096.91	.00
WELLS FARGO HOME MOR	SECURED	.00	87,280.67	.00	.00	.00
AR IMAGING SC	UNSECURED	50.00	NA	NA	.00	.00
AT&T WIRELESS	UNSECURED	188.38	NA	NA	.00	.00
PALISADES COLLECTION	OTHER	.00	NA	NA	.00	.00
BMG MUSIC SERVICE	UNSECURED	20.72	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	721.88	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1,274.99	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	443.00	NA	NA	.00	.00
PROGRESSIVE RECOVERY	OTHER	.00	NA	NA	.00	.00
CITY OF CHICAGO WATE	SECURED	200.80	344.86	.00	.00	.00
CITY OF CHICAGO PARK	UNSECURED	200.00	200.00	200.00	100.00	.00
LINEBARGER GOGGAN BL	OTHER	.00	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	90.00	NA	NA	.00	.00
CONSULTANTS IN LABOR	UNSECURED	104.50	104.50	104.50	.00	.00
MH COHON LAW OFFICES	OTHER	.00	NA	NA	.00	.00
DIRECT MERCHANTS BAN	UNSECURED	1,785.87	NA	NA	.00	.00
ILLINOIS DEPT PUBLIC	UNSECURED	1,343.57	906.47	906.47	453.24	.00
INGALLS HOSPITAL	UNSECURED	1,462.30	NA	NA	.00	.00
MIDWEST PRIMARY	UNSECURED	10.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	81.33	.00	.00	.00	.00

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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
RESURGENT ACQUISITIO	UNSECURED	2,042.41	2,110.79	2,110.79	1,055.40	.00
SHELL	UNSECURED	1,100.00	NA	NA	.00	.00
SOUTHWEST LAB PHYSIC	UNSECURED	96.00	NA	NA	.00	.00
TALK AMERICA	UNSECURED	103.36	NA	NA	.00	.00
BAY AREA CREDIT SERV	OTHER	.00	NA	NA	.00	.00
TARGET NATIONAL BANK	UNSECURED	2,491.17	2,491.17	2,491.17	1,245.59	.00

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**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	1,096.91	1,096.91	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>6,850.00</u>	<u>6,850.00</u>	<u>945.60</u>
<b>TOTAL SECURED:</b>	7,946.91	7,946.91	945.60
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	5,940.62	2,918.08	.00

**Disbursements:**

Expenses of Administration	\$ 3,627.68	
Disbursements to Creditors	\$ 11,810.59	
<b>TOTAL DISBURSEMENTS:</b>		\$ 15,438.27

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/05/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.